



NEWS & VIEWS

SBA News and Views is a monthly publication of the SBA Wisconsin District Office. Its purpose is to provide Wisconsin lenders and small business leaders with up-to-date information on SBA programs and small business issues. It is distributed at no cost, and the reprinting of articles is encouraged

Serving America's Small Businesses

U.S. Small Business Administration Wisconsin District Office

Eric Ness, District Director
April 2005

In this issue:

SBA Loans Maintain Record Pace.....	page 1 & 2
SBA Honors Nation's Best Small Businesses.....	page 2
Women Business Owners Recognized....	page 2 & 3
Disaster News.....	page 3
Employment Laws.....	page 3 & 4
SCORE Corner.....	page 4
Tips for Business Success.....	page 4
Holocaust Days.....	page 4 & 5
SBA March Lenders.....	page 5 & 6
March Microlenders.....	page 6
Calendar of Training and Events Link.....	page 6
Small Business Awards Breakfast Flier.....	page 7
Lenders Conference Flier.....	page 8
SBA 2005 Expo Invite Flier.....	page 9

SBA Home Page

<http://www.sba.gov>

Wisconsin SBA Home Page

<http://www.sba.gov/wi>

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Demand for SBA-Backed Loans Maintains Record Pace

Reflecting the economic expansion, American small businesses continued borrowing to start and expand their companies over the first six months of the current fiscal year, securing backing from the U.S. Small Business Administration on 27 percent more loans than in the same period a year ago.

In the first half of FY 2005, which began on Oct. 1, 2004, the SBA, through its private sector lending partners, approved 46,603 loans totaling \$6.98 billion under its flagship 7(a) guaranteed loan program, compared to 36,646 loans worth \$5.67 billion in the same period a year earlier, and 29,342 loans worth \$4.85 billion two years ago.

In the first half of FY 2005 in Wisconsin, SBA approved 905 loans totaling \$182.28 million under the 7(a) guaranteed loan program, compared to 707 loans worth \$121.34 million in the same period a year ago.

"The trends we saw at the end of the first quarter are continuing and in fact, we're doing even better," said SBA Administrator Hector V. Barreto. "We had a record year last fiscal year and we're on track to

have another one this year. These numbers also demonstrate continued confidence on the part of the American entrepreneurs who contribute to economic growth and job creation. The public should also be assured that under President Bush's leadership, we're moving in a direction to make our loan programs more efficient, effective and a dependable source of capital for the nation's small business community."

The gains are also reflected in the SBA's Certified Development Company, or 504, loan program. Through the first six months of the fiscal year, the 504 program had issued 3,871 loans worth \$2.04 billion, more than 4 percent ahead of the same period a year ago, when the program had 3,709 loans for \$1.75 billion.

In the first half of FY 2005 in Wisconsin, SBA approved 86 loans worth \$48.7 million under the Certified Development Company, or 504, loan program compared to 78 loans worth \$34 million in the same period a year ago.

Legislation signed into law by President George W. Bush in December makes more than \$21 billion available to small businesses through the SBA's two main loan programs. The budget gives SBA the capacity to support \$16 billion in small business lending under the 7(a) program and \$5 billion under the 504 program.

Additionally, the maximum government loan guarantee increased from \$1 million to \$1.5 million and the program is operating smoothly on a zero subsidy basis, without a congressional appropriation, meaning that it pays for itself through modest fees paid by lenders and borrowers.

SBA Honors Nation's Best Small Businesses

Small Business Person of the Year winners from 50 states, the District of Columbia, Puerto Rico and Guam will converge on Washington, D.C. in late April to mark the annual celebration of National Small Business Week during *SBA Expo '05*. One of them will be selected as *National Small Business Person of the Year*.

The announcement will take place at the U.S. Small Business Administration's *SBA Expo '05* held April 26-28 at the Hilton Washington Hotel.

The winners represent a diverse cross-section of American small businesses from building contractors to restaurateurs, from motorcycle dealers to hybrid vegetable producers.

The event also features a special awards ceremony for Government Procurement winners, Women in Business, Small Business Advocates, Phoenix Awards, and the SBA's Hall of Fame, which recognizes successful companies that once were small and now are large, and got their start with SBA assistance.

SBA Expo '05: Celebrating National Small Business Week, co-sponsored by SCORE, will feature special events that include a small business expo with nearly 200 exhibitors, a business match-making event, business seminars, a town hall meeting and award ceremonies honoring the nation's top entrepreneurs. Other highlights will include notable speakers and business industry leaders from trade associations, and local and federal governments, speaking on issues of vital interest to the small business community.

Due to growth and popular demand, this year's Business Matchmaking will be held for a full day at the start of the Expo, as well as an additional half-day. The matchmaking will pair small businesses or "sellers" with government or corporate executives or "buyers" to make on-site contracting deals.

Wisconsin's SBA 2005 Small Business winners will be honored on May 20, 2004 (see attached flyer). At the Awards event, there will also be a preparation session for the Midwest Regional Business Matchmaking Event that will be held in Milwaukee on September 14th. Business Matchmaking regional face-to-face events combine education, training, networking and face-to-face procurement meetings between buyers and sellers. They bring together small business owners and managers with procurement representatives from federal, state and local governments as well as major corporations. The Business Matchmaking events are free to attend for both buyers and sellers

and include an *Introduction to Business Matchmaking Workshop* featuring presentations from small business experts, the SBA, SCORE, SBDC and procurement representatives.

Business owners, business organizations, other individuals, and the news media can register for *SBA Expo '05* events online at www.sba.gov/expo. For further information on Wisconsin's Award Breakfast, contact [Mary Trimmier](mailto:MaryTrimmier@usda.gov) at 414-297-1093.



Get Ready for Business Matchmaking in Milwaukee on September 14, 2005 ... and beyond.
Log on to our "how to" slide presentation on CCR.
Go to
www.sba.gov/wi/witraining.html

Women Business Owners Recognized as Tops in the Nation

U.S. Small Business Administration Deputy Administrator Melanie Sabelhaus announced five outstanding women entrepreneurs who will be recognized as the top women in small business in 2005. The women will receive their awards at *SBA Expo '05* in Washington, D.C., during National Small Business Week, April 26-28.

One of the five women winner's of the SBA Outstanding Women of the Year Award is Jean Thiel, President of Belonger Corporation in West Bend, Wisconsin. In 2000, Jean Thiel started Wisconsin's only Woman-owned and American Indian-owned mechanical contracting

company. The firm received 8(a) certification from the SBA in its first year as well as SBA-backed financing and bonding. From three owner-operators, one employee and four customers, the company has grown to 27 employees and over 200 customers. The company owes much of its success to Jean's relentless pursuit of projects and customers and her unwillingness to take "no" for an answer.

The judging was based on the following criteria: staying power, growth in number of employees, increase in sales and/or unit volume, current and past financial reports, innovativeness of product or service offered, response to adversity, and contributions to aid community-oriented projects.

Each of these women will formally receive their award as part of National Small Business Week at SBA Expo '05. The expo is a dynamic three-day affair that brings together current and hopeful small business owners, corporations, trade associations, federal government employees, and community leaders. Attendees participate in an array of events designed to enhance opportunities for entrepreneurs through valuable networking possibilities, unique educational information and unparalleled inspiration.

Disaster News

SBA Designates Disaster Area

SBA announced that federal disaster loans are available to small, non-farm, agriculture-dependent businesses located in the counties of Brown, Calumet, Chippewa, Clark, Dodge, Door, Eau Claire, Florence,

Fond du Lac, Forest, Jackson, Jefferson, Kewaunee, Langlade, Manitowoc, Marathon, Marinette, Menominee, Milwaukee, Oconto, Outagamie, Ozaukee, Portage, Racine, Shawano, Sheboygan, Taylor, Walworth, Washington, Waukesha, Waupaca, Waushara, Winnebago and Wood in the State of Wisconsin. These counties were economically impacted due to losses caused by excessive spring rain and flooding followed by dry summer weather and an early frost that occurred March 18 through October 8, 2004.

The disaster designation was issued as a result of similar action taken by the Secretary of Agriculture to help farmers in those counties. Under this declaration, SBA's Economic Injury Disaster Loan (EIDL) program is available to small, non-farm agriculture-dependent businesses and small agricultural cooperatives that suffered economic injury as a direct result of the weather's effect on agricultural producers. Farm implement dealers, seed and feed, spraying, and irrigation businesses are examples of businesses most typically in need of assistance from the SBA. Businesses primarily engaged in farming or ranching are ineligible for SBA disaster assistance.

Economic Injury Disaster Loans (EIDLs) provide working capital to small businesses so they can continue to pay bills and meet normal operating expenses. Maximum loans to a business of up to \$1.5 million are available at 2.9 percent interest with loan terms of up to 30 years. SBA determines eligibility for the

program based on the size and type of business and its financial resources. Under this disaster declaration, SBA does not provide loans to agricultural producers, and cannot provide loans to non-agricultural dependent businesses.

Interested business owners should contact SBA Disaster Area 2 Office at One Baltimore Place, Suite 300, Atlanta, Georgia 30308 or call 1-800-359-2227 for more information or to obtain an application. Completed loan applications must be returned to SBA no later than October 11, 2005.

Employment Laws Assistance for Small Businesses and Workers

The *elaws Advisors* are interactive tools that provide information about Federal employment laws. For example, you are an employer looking for answers about regulations and employment laws affecting human resources, federal contracts, workplace safety, workplace poster requirements, employing veterans, retirement and health benefits and more. Visit www.dol.gov/elaws/employers.asp.

The *FirstStep* Employment Law Advisor is designed to help employers determine which laws administered by the Department of Labor apply to their business or organization and to provide links to information about how to comply with these laws. Visit www.dol.gov/elaws/FirstStep/.

Employee Issues, are you looking for answers about regulations and

employment laws affecting you? This is the place to start for general employment, youth employment and veteran employment information, work-place safety issues, wage and hour questions, the list is long. Visit the Department of Labor's elaw site at www.dol.gov/elaws/employees.asp.

FLSA Overtime Security Advisor. The Department of Labor recently updated overtime regulations that became effective August 23, 2004. The Overtime Security Advisor is available to help workers and employers identify workers who are entitled to the minimum wage and overtime pay protections of the FLSA and for those by law who are not subject to the FLSA's minimum wage and overtime pay requirements. Visit www.dol.gov/elaws/overtime.htm.

SCORE Corner

SCORE in ACTION
Photograph by Joe Rosner, SBA



On March 23rd SCORE and SBA held two free workshops
"To Show You How to Increase Your Sales Next Quarter."

The workshops were held at the Reuss Federal Plaza, 310 W. Wisconsin Ave., Room 620a, Milwaukee, WI.

Joyce Goulet is pictured (top center) conducting one of the two workshops, each lasting two hours.

Ms. Goulet's presentation included 8 "Sales Habits That Bring Results", plus much more pertaining to "Why Questions?" and "Four Personality Types."

Tips for Business Success

**SBA Small Business Winner,
Omni Tech Offers Tips for
Success**

Great People

Great people to work with inside and outside the company are a tremendous attribute. If you take the people away from the company, you have only a name and buildings – neither of which can run a company. People run the company either well or poorly.

In his book, "From Good to Great", Jim Collins stresses the critical need to have the right people in the right place doing the right work at the right time. Without this in place, your company cannot rise above mediocrity.

Always try to hire people who are brighter and more capable than you are because only that caliber of person can grow the company in the best possible way. Don't be concerned that they will take your job because you will be recognized for bringing in the right people to propel the company forward.

It is equally important that the people you deal with outside the company are the best you can find. You have choices between competitors in your suppliers, banks, accounting firms, etc. You

have choices between products and services with these organizations, but the people you deal with in these firms are equally important.

Holocaust Days of Remembrance

Whereas, less than forty years ago, six million Jews as well as millions of others were murdered in Nazi concentration camps as part of a planned program of extermination; whereas the people of the United States of America should always remember the terrible atrocities committed by the Nazi so that they are never repeated.....Now therefore, be it **Resolved by the Senate and House of Representatives of the United States of America in Congress Assembled**, That in memory of all victims of the Holocaust and in the hope that Americans will strive always to overcome cruelty and prejudice through vigilance and resistance, the days of April 13 through April 19, 1980 are hereby designated as the "Days of Remembrance" of Victims of the Holocaust.

Our national leaders recognized the need for this remembrance and designated a week to be dedicated every year. The purpose of the Days of Remembrance observance is to reflect upon, to learn about, and never forget what happened to the millions silenced during the Holocaust.

The things I saw beggar description....The visual evidence and the verbal testimony of starvation, cruelty, and bestiality were so overpowering as to leave me a bit sick...I made the visit

deliberately, in order to be in a position to give first hand evidence of these things if ever, in the future, there develops a tendency to charge these allegations merely to "propaganda." - General Dwight D. Eisenhower

A joint resolution designating the Days of Remembrance was proposed on July 20, 1979. Part of the intent behind the observance was to dispel the propaganda that General Eisenhower spoke of above. The main intent was to dedicate the week not just as a commemoration but as a living memorial. Days of Remembrance are held annually from a designated Sunday to the following Sunday. Yom Hashoah, the international day of remembrance, which is the 27th day of the month of Nissan, is sandwiched between the Sundays. Nissan is the seven month of the Jewish calendar based on the lunar year. The first observance sponsored by the United States Holocaust Memorial Council was held in 1980. President Reagan spoke these words at the dedication of the United States Holocaust Memorial Museum in 1988:

...American troops who liberated concentration camps saw things no human eyes should ever see. But if we in America remain strong—if we hold fast and true to the conviction that, yes, there are things worth fighting for, there are things worth dying for, and we will heed the call if we must—humans will never suffer so, nor will others be called upon to save them from such suffering.

FINAL THOUGHT:

In Germany, they first came for the communists, and I didn't speak up because I wasn't a communist. Then they came for the Jews, and I didn't speak up because I wasn't a Jew. Then they came for the trade unionists, and I didn't speak up because I wasn't a trade unionist. Then they came for the Catholics and I didn't speak up because I wasn't a Catholic. Then they came for me – and by that time there was nobody left to speak up.

-Martin Niemoller

SBA Lenders for March 2005

Amcore Bank NA

Rockford, IL – 5 Loans for \$1,265,000

American National Bank Fox Cities

Appleton – 1 Loan for \$395,000

Associated Bank NA

Green Bay – 21 Loans for \$3,382,500

Bank Mutual

Milwaukee – 1 Loan for \$150,000

Bank of New Glarus

New Glarus – 1 Loan for \$62,000

Baylake Bank

Sturgeon Bank
3 Loans for \$326,000

BLC Community Bank

Little Chute – 1 Loan for \$10,000

Bremer Bank NA

New Richmond – 1 Loan for \$400,000

Business Bank Fox River Valley

Appleton – 1 Loan for \$200,000

Capital One Federal Savings Bank

McLean, VA – 16 Loans for \$775,000

Charter Bank Eau Claire

Eau Claire – 1 Loan for \$116,000

CIT Small Business Lending Corp.

Livingston, NJ
2 Loans for \$1,817,000

Citizens Bank of Mukwonago

Mukwonago – 3 Loans for \$365,000
Big Bend – 1 Loan for \$168,000
Total: 4 Loans for \$533,000

Community Bank & Trust

Sheboygan – 14 Loans for \$2,535,500

Community First CU

Appleton – 6 Loans for \$715,855

Community State Bank

Union Grove – 1 Loan for \$50,000

Cornerstone Community Bank

Grafton – 2 Loans for \$122,000

Covantage CU

Antigo – 2 Loans for \$203,000

Farmers & Merchants State Bank

Waterloo – 3 Loans for \$239,100

First Bank Financial Centre

Oconomowoc – 2 Loans for \$428,000

First National Bank

Hartford – 2 Loans for \$178,700

First National Bank Fox Valley

Neenah – 8 Loans for \$1,900,000

First National Bank River Falls

River Falls – 2 Loans for \$500,000

Fox Communities CU

Appleton – 2 Loans for \$110,000

Grafton State Bank

Grafton – 2 Loans for \$270,000

Great Lakes Asset Corporation

Green Bay – 1 Loan for \$551,000

Green Lake State BankGreen Lake – 3 Loans for
\$1,755,000**Hiawatha National Bank**

Hager City – 1 Loan for \$20,000

Hometown Bank

St. Cloud – 3 Loans for \$811,500

Johnson Bank

Racine – 2 Loans for \$53,000

JPMorgan Chase Bank NA

Chicago, IL – 1 Loan for \$347,200

Layton State Bank

Milwaukee – 2 Loans for \$65,000

M&I Marshall & Ilsley BankMilwaukee – 21 Loans for
\$4,988,000**Mid America Bank FSB**Downers Grove, IL
1 Loan for \$50,000**Monona State Bank**

Monona – 2 Loans for \$175,000

National Bank of Commerce

Superior – 1 Loan for \$30,000

Oak Bank

Fitchburg – 1 Loan for \$612,000

Palmyra State Bank

Palmyra – 1 Loan for \$35,000

Park BankBrookfield – 3 Loans for \$680,000
La Crosse – 3 Loans for \$278,750
Holmen – 1 Loan for \$200,000
Total: 7 Loans for \$1,158,750**Pigeon Falls State Bank**Pigeon Falls – 1 Loan for
\$100,000**River Valley State Bank**

Rothschild – 1 Loan for \$308,200

State Bank

Freeport, IL – 1 Loan for \$150,000

State Bank of Viroqua

Viroqua – 1 Loan for \$46,000

The First State BankNew London – 1 Loan for
\$398,862**The Park Bank**

Madison – 1 Loan for \$92,500

The Reedsburg Bank

Reedsburg – 1 Loan for \$950,000

Timberwood Bank

Tomah – 1 Loan for \$306,000

Union State Bank

Kewaunee – 1 Loan for \$100,000

United Bank

Osseo – 1 Loan for \$500,000

US Bank NACincinnati, OH
20 Loans for \$741,900
San Diego, CA – 1 Loan for
\$262,500
Total: 21 Loans for \$1,004,400**Waukesha State Bank**

Waukesha – 5 Loans for \$583,700

Wells Fargo Bank NASan Jose, CA – 2 Loans for
\$890,000**Western Spring National
Bank & Trust**Western Springs, IL
1 Loan for \$650,000**Wisconsin Business Development
Finance Corporation**Monona – 18 Loans for
\$10,777,000**Wisconsin Community Bank**Cottage Grove – 1 Loan for
\$25,000**Wood County National Bank**Wisconsin Rapids
2 Loans for \$200,000
Plover – 1 Loan for \$150,000
Total: 3 Loans for \$350,000***Microlenders for
March 2005*****Advocap**

1 Loan for \$5,000

Impact Seven

1 Loan for \$17,500

**WI Womens Business
Initiative Corp.**

3 Loans for \$32,000

**Training and Event
Calendar for Wisconsin**

20th Annual Small Business Awards Breakfast

*Visit our Award Winners at
www.sba.gov/wi/wi05winners.html*

*Friday
May 20, 2005*

REGISTRATION:

7:00 am – 7:30 am

AWARDS BREAKFAST

7:30 am – 9:00 am

*Milwaukee Marriott West
(I-94 & Hwy. 164 Waukesha)*

JOIN US FOR

*Preparation Session for the
Small Business Administration / Hewlett Packard
September 14, 2005 Matchmaking Event*

GUEST SPEAKER

*Craig Culver.
Culver Franchising Systems, Inc.*

For further information contact: 414-297-1093

2005 LENDERS' CONFERENCE

MAY 11 & 12, 2005

Kalahari Resort Wisconsin Dells Wisconsin

FOR:

*Bank Presidents, CEO's, Board &
Chamber Directors, CPA's,
Commercial Lenders, Tellers, Credit Analysts,
Collection Managers*

REGISTRATION FEES:

SAVE \$75.00 *by registering for both Pre-Conference & Full Conference*

\$370.00	<i>Pre-Conference, Reception, Dinner and May 12 Conference Day</i>
\$295.00	<i>May 11 Evening Reception, Dinner and May 12 Conference Day</i>
\$265.00	<i>May 12 Conference Day</i>
\$150.00	<i>May 11 Pre-Conference Workshop ONLY</i>
\$25.00	<i>May 11 Spouse/Guest Dinner Fee</i>

TO REGISTER CALL:

1-800-898-9472 or 715-346-3838

www.uwsp.edu/extension/conferences *(click on Lenders' Conference)*

LODGING:

*To reserve your room, call the Kahalari Resort at **877-253-5466** or **608-254-5466**. Mention you are attending the **Lenders' Conference**. **\$99** rooms will be held until **April 12, 2005**.*

GOLF OUTING INFORMATION: SPACE IS LIMITED TO 120

Join us for the 2005 Lenders' Conference Golf Outing on Wednesday, May 11, 2005 at Trappers Turn Golf Course. Golf fee is \$80 per person and includes: Eighteen holes of golf, cart, use of practice facility and range, sleeve of balls, personalized bag tag, box lunch, drink tickets, gift certificate in pro shop and prizes. For golf information, call Don Gunderson, Golf Outing Coordinator at 715-346-4131 or 715-345-1268 by April 30, 2005.



April 26-28, 2005 Washington, DC

Be a part of the U.S. Small Business Administration's Expo '05: Celebrating National Small Business Week.

This special event, taking place in **Washington, DC, April 26-28**, provides an exceptional opportunity to join forces with business leaders from around the country, network and celebrate the tremendous contributions made by America's small businesses to our nation's economy.

Come and learn about cutting-edge business practices, find out what's hot in business trends, meet government officials and talk with decision-makers who help shape the economy.

CONFERENCE HIGHLIGHTS

BUSINESS MATCHMAKING

A unique opportunity for small businesses to meet one-on-one with federal and corporate buyers to explore procurement options.

EXPO FLOOR

More than 180 exhibitors from the public and private sectors will provide information and offer opportunities to network.

BUSINESS SESSIONS

A superb lineup of educational seminars featuring expert panelists discussing the latest developments and best practices in the world of business and entrepreneurship.

TOWN HALL

Tackle the pressing issues facing entrepreneurs today; talk to the SBA Administrator and other special guests; ask questions and talk about what's on your mind.

Co-sponsors:



Register
for
Expo '05
Now!

[EXPO '05 Registration](http://www.sba.gov/expo)

SBA Expo '05
brought to you by

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U.S. Small Business Administration
www.sba.gov/expo

and

SCORE
Counselors to America's Small Business
www.score.org

Look for the lineup of
exciting speakers and
events soon!

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